

Group Life Insurance Program Benefit News from

Minnesota Life and the State of Delaware



New rates effective January 1, 2008

Monthly rates per \$1,000 of employee coverage

Age	Rate	Age	Rate
<30	\$0.052	87	\$5.930
30-34	\$0.062	88	\$6.350
35-39	\$0.082	89	\$6.820
40-44	\$0.112	90	\$7.330
45-49	\$0.162	91	\$7.910
50-54	\$0.282	92	\$8.570
55-59	\$0.442	93	\$9.350
60-64	\$0.682	94	\$10.260
65-69	\$1.202	95	\$11.690
70-74	\$2.130	96	\$14.040
75-79	\$3.290	97	\$18.090
80-84	\$5.050	98	\$24.960
85	\$5.150	99	\$26.810
86	\$5.520		

Rates apply to current GUL insurance amounts and any additional insurance purchased on or after January 1, 2008. Rates increase with age and include Accidental Death and Dismemberment coverage until age 70. Rates are subject to change.

Dependent Term Life

Spouse Life coverage (\$10,000):	\$3.08
Child(ren) Life coverage (\$6,000):	\$1.16
Spouse (\$10,000) and Child(ren) (\$6,000):	\$4.24

This product is offered under policy form series 00-30252.

MINNESOTA LIFE

Minnesota Life Insurance Company
A Securian Financial Group Affiliate

Group Insurance
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Group Universal Life (GUL), Dependent Term Life and Accidental Death & Dismemberment (AD&D) Insurance

The GUL program, underwritten by Minnesota Life, combines life insurance with AD&D coverage for eligible employees. During your initial enrollment period, you may apply for one to three times your base annual salary up to \$200,000 without proof of good health or four to six times your base annual salary up to \$350,000 with proof of good health. There is no open enrollment period for life insurance. After your initial eligibility period expires, you may still apply for enrollment by providing proof of good health to Minnesota Life or you may change your current elections by contacting Minnesota Life directly at (877) 215-1489. Not only does GUL coverage provide the opportunity to accumulate cash value, it is also designed to follow you through your career and beyond!

New definition of disability

The GUL program includes a "Premium Waiver" feature that allows the State of Delaware to pay your insurance premiums for you while you are deemed totally disabled by Minnesota Life. Effective January 1, 2008, the definition of disability is being modified to more closely match the definition of total disability in the Disability Insurance Program's Long Term Disability plan. If you become disabled on or after January 1, 2008, please contact your Human Resources Office or the Statewide Benefits Office website at www.ben.omb.delaware.gov for further information about this valuable benefit.

Questions?

Please call Minnesota Life at 1-877-215-1489, Monday through Friday, 8:00 a.m. – 7:00 p.m. (EST). You may also call the Statewide Benefits Office at 302-739-8331 or visit their web site at www.ben.omb.delaware.gov/life.